

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF ALABAMA

SCHUYLER PICKETT
Plaintiff,

v.

CREDIT CONTROL, LLC.,
Defendant.

) JURY TRIAL DEMANDED

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) Case No. 23-CV-175-JB-N

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FILED MAY 15 2 23 PM 3 49 USDCAL

COMPLAINT AND DEMAND FOR JURY TRIAL

I. INTRODUCTION

1. This is an action for actual and statutory brought by Plaintiff Schuyler Pickett an individual consumer, against Defendant, Credit Control, LLC., ("Credit Control") for violations of the Fair Debt Collection Practices Act, 15 U.S.C § 1692 *et seq.* (hereinafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

II. JURISDICTION AND VENUE

2. Jurisdiction of this court arises under 15 U.S.C § 1692k(d) 28 U.S.C 1331. Venue in this District is proper in that the Defendants transact

business in Daphne, Baldwin County, Alabama, and the conduct complained of occurred in Daphne, Baldwin County, Alabama.

III. PARTIES

3. Plaintiff Schuyler Pickett (hereinafter “Mr. Pickett”) is a natural person residing in Daphne, Baldwin County, Alabama. Mr. Pickett is a consumer as defined by the Fair Debt Collection Practices Act, 15 U.S.C. §1692a(3).
4. Upon information and belief, Defendant Credit Control, LLC., is a Missouri corporation with its principal place of business located at 330 Rider Trail S Suite 500 Earth City, MO 63045.
5. Defendant Credit Control, LLC., is engaged in the collection of debt from consumers using the mail and telephone. Defendant regularly attempt to collect consumers’ debts alleged to be due to another’s. The alleged debt arose from a financial obligation that was primarily for personal, family or household purposes and is therefore a “debt as that term is defined by 15 U.S.C. §1692a(5).

IV. FACTS OF THE COMPLAINT

6. Defendant Credit Control, LLC., (hereinafter referred to as “Debt Collector”) is a “debt collector” as defined by the FDCPA, 15 U.S.C 1692a(6).

7. On or about December 5, 2022, Mr. Pickett received collection letter from Credit Control, LLC attempting to collect a debt in the amount of \$1,548.48 owed to Credit One Bank, N.A.
8. On or about January 18, 2023 Plaintiff sent a letter stating “I refuse to pay the debt” pursuant to 15 U.S.C 1692c(c) certified mail with tracking number 9414 8118 9876 5834 2683 78.
9. On or about January 23, 2023 received the written communication that Plaintiff “refuse to pay the debt.”
10. On or about March 21, 2023 sent a collection letter attempting to collect by offering a payment plan on the same debt that Plaintiff wrote the “refusal to pay the debt” which was a violation of 15 U.S.C 1692c(c).
11. Plaintiff has suffered actual damages as a result of these illegal collection communications by these Defendant in the form of anger, anxiety, decreased ability to focus on task while at work, frustration, amongst other negative emotions, as well as damages to FICO scores.

V. FIRST CLAIM FOR RELIEF
(Defendant Credit Control, LLC)
15 U.S.C. §1692c(c)

12. Mr. Pickett re-alleges and reincorporates all previous paragraphs as if fully set out herein.
13. The Debt Collector violated the FDCPA.

14. The Debt Collector's violations include, but are not limited to, the following:

The Debt Collector violated 15 U.S.C § 1692c(c) of the FDCPA by failing to cease collection after receiving written notice.

15. As a result of the above violations of the FDCPA, Defendant are liable to the Mr. Pickett actual damages, statutory damages and cost.

VI. JURY DEMAND AND PRAYER FOR RELIEF

WHEREFORE, Plaintiff Mr. Pickett respectfully demands a jury trial and requests that judgment be entered in favor of Plaintiff and against the Debt Collector for:

- A. Judgment for the violations occurred for violating the FDCPA;
- B. Actual damages pursuant to 15 U.S.C 1692k(1)(2);
- C. Statutory damages pursuant to 15 U.S.C 1692k(2);
- D. Cost pursuant to 15 U.S.C 1692k(3);
- E. For such other and further relief as the Court may deem just and proper.

Respectfully submitted:



Schuyler Pickett

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